

Letter to Ms. Cox
April 22, 2009
Page Four (4)

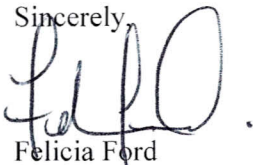
The interest rate and your monthly payments are calculated in accordance with your *Adjustable Rate Note* (copy enclosed). As of the November 2008 installment, the interest rate used to calculate the installment was 6.125%.

Your allegations of the Real Estate Settlement Procedure Act ("RESPA") and/or Truth-in-Lending Act ("TILA") violations are very vague. Countrywide is unable to research these allegations until such time that further clarification is provided.

Please be advised that, in providing the above response, Countrywide is not limiting or waiving any rights or remedies it may now or hereafter have, whether arising under your loan documents, at law or in equity, all of which rights and remedies are expressly reserved. Further, the subject loan remains in full force and effect, and we will continue to service your loan in accordance with the valid, binding loan documents that you signed.

I hope that I have addressed your concerns satisfactorily. Thank you for this opportunity to be of service.

Sincerely,

A handwritten signature in black ink, appearing to read 'Felicia Ford', with a stylized flourish at the end.

Felicia Ford
Customer Care Specialist
Customer Care Unit

Enclosures

Exhibit No. 14

FORENSIC LOAN SECURITIZATION AND CHAIN OF TITLE REPORT

PREPARED FOR:

Timothy Y Fong.
Attorney at Law
3333 Bowers Ave., Suite 130
Santa Clara, CA 95054
Telephone: (408) 627-7810
Facsimile: (408) 457-9410
timothyfong919@gmail.com

CLIENT:

Kimberly Cox

PROPERTY:

131 Sutphen St.
Santa Cruz, CA 95060
APN: 008-091-17-000

PREPARED BY:

Charles Cox
131 Sutphen St.
Santa Cruz, CA 95060
Telephone: (831) 466-3440
Facsimile: (619) 330-2379
charles@bayliving.com

Certified Forensic Analyst

August 15, 2010



TABLE OF CONTENTS

INTRODUCTION	3
DOCUMENTS PROVIDED	4
IDENTIFICATION OF PARTIES	5-6
DEED OF TRUST INFORMATION	7-8
NOTE INFORMATION	9
PARTIES, CHAIN OF DOCUMENTS AND FUNDS CHART	10
ANALYST NARRATIVE AND OBSERVATIONS	11
INDEX	12
EXHIBITS	
COPY OF NOTE EXHIBIT A	14-18
COPY OF DEED OF TRUST EXHIBIT B	20-42
NOTICE OF DEFAULT EXHIBIT C	44-46
NOTICE OF TRUSTEE SALE D	48-49
COPY OF RECORDED SUBSTITUTION OF TRUSTEE AND ASSIGNMENT OF DOT EXHIBIT E	51
PROPERTY PROFILE EXHIBIT F	53
POOLING AND SERVICING AGREEMENT EXHIBIT G	55-115
PROSPECTUS SUPPLEMENT EXHIBIT H	117-357

INTRODUCTION

Dear Mr. Fong:

You have requested my help and engaged my services to examine the loan and/or other documents related to the purchase and/or refinancing of the property referenced in this report.

Although I am not an attorney, my review and opinions expressed are based on my experience and qualifications as a mortgage forensic analyst. I have reviewed and analyzed the documents and other information provided and I have offered opinions based exclusively on those documents and information. At times, I may have made reasonable assumptions based on partial information received or missing.

Certain terms if erroneous, may result in material differences between my findings and the compliance with applicable statutes and laws, regulations, underwriting and/or other guidelines.

While I believe my assumptions and opinions provide a reasonable basis for the results, I make no representations or warranties with respect to the appropriateness of my assumptions for your or anyone's intended use, completeness of the information considered or provided or the accuracy of the findings.

Sincerely,



Charles Cox
Senior Analyst

DOCUMENTS PROVIDED

RECORDED DOCUMENTS				
X	Deed of Trust (and riders) - See Page			
X*	Copy of original Note with signature(s) (and riders) - See Page 14 (*Copy of copy only, no signatures or original available...note title company stamp on document)			
X	Notice of Default and addenda (all pages) - See Pages 44-46			
X	Notice of Trustee Sale - See Page 48			
	ASSIGNMENTS			
	Recorded	Doc Number	Chain	Indorsed
	No	No document	A to B	No
	Yes	2009-0056700 12/07/2009 No copy of original note provided	A to B? B to C? Unknown Undisclosed No indorsed copy of note provided	UNK No assignment from America's Wholesale Lender to anyone MERS assignment without disclosing from whom, to "THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS CWMBS, INC. CHL MORTGAGE PASS-THROUGH TRUST 2005-2 MORTGAGE PASS-THROUGH CERTIFICATES, 2005-2" (WELL AFTER CUT-OFF DATE)
	SUBSTITUTION OF TRUSTEE OR APPOINTMENT OF SUCCESSOR TRUSTEE:			
	Recorded	Doc Number		
	Yes	2009-0056700 12/07/2009	MERS from CTC REAL ESTATE SERVICES TO RECONTRUST COMPANY	
	Note: RECONTRUST "acting as agent" for the "Beneficiary" (which allegedly is CTC Real Estate Services) recorded NOD prior to being substituted in as Trustee.			
SEC DOCUMENTS				
X	Pooling and Servicing Agreement (8-K Prospectus Supplement 424B5) - See page 55			
	Assignment and Assumption Agreement - See page N/A			
	Prospectus (424B5) - See Page N/A			
X	Prospectus Supplement (424B5) - See Page 117			
X	SEC link to documents: http://www.secinfo.com/\$/SEC/Registrant.asp?CIK=1316260			
Notes: Numerous QWRs that were sent to the following: Countrywide, Bank of America and RECONTRUST. The analyst reviewed the QWRs and responses provided. To date, no originals of any documents have been produced...no copy of the original note has been provided (only a copy of a copy) and no copies showing any indorsements, allonges or other evidence of assignment.				

IDENTIFICATION OF PARTIES

BORROWER	CO-BORROWER
Kimberly Cox 131 Sutphen St. Santa Cruz, CA 95060	N/A
MAILING ADDRESS	MAILING ADDRESS
Same as Above	N/A

ORIGINATOR - COUNTRYWIDE HOME LOANS

ORIGINAL (DOT) “LENDER”	ESCROW/TITLE COMPANY	NOMINEE OR ALLEGED (DOT) BENEFICIARY
AMERICA’S WHOLSESALE LENDER* P.O. Box 10219 Van Nuys, CA 91410-0219	First American Title Company 330 Soquel Avenue Santa Cruz, CA 95062	MERS P.O. Box 2026 Flint, MI 48501-2026 (888) 679-MERS
ORIGINAL (DOT) TRUSTEE	FORECLOSING TRUSTEE	LOAN BROKER
CTC REAL ESTATE SERVICES 400 COUNTRYWIDE WAY, MSN SV-88 SIMI VALLEY, CA 93065	RECONTRUST COMPANY 1800 Tapo Canyon Rd., CA6-914-01-94 SIMI VALLEY, CA 93063	Pacific Capital Mortgage (Jim Doan) 11452 El Camino Real #100 San Diego, CA 92120
DEPOSITOR (PSA)	MASTER SERVICER (PSA)	SERVICER
CWMBS, INC.	COUNTRYWIDE HOME LOANS SERVICING LP	Bank of America Home Loans PO Box 5170 Simi Valley, CA 93062- 5170
TRUST/ISSUING ENTITY (NOTS)	SPONSOR/SELLER (PSA)	ALLEGED INVESTOR TRUSTEE
CHL MORTGAGE PASS- THROUGH TRUST 2005-2	COUNTRYWIDE HOME LOANS LOGO	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS CWMBS, INC. CHL MORTGAGE PASS- THROUGH TRUST 2005-2 MORTGAGE PASS- THROUGH CERTIFICATES, 2005-2

* Listed in the DOT as a CORPORATION organized and existing under the laws of NEW YORK, which leaves open the question the legality of the organization given the name is also supposedly a d/b/a of Country Wide Home Loans, although not disclosed in the DOT as such.

IDENTIFICATION OF PARTIES (Continued)

RATING AGENCY	SUCCESSOR TRUSTEE	ATTORNEY IN FACT FOR SUCCESSOR TRUSTEE
Standard & Poor's, a division of The McGraw-hill Companies, Inc.		
RATING AGENCY	SWAP COUNTERPARTY/CAP COUNTERPARTY	CUSTODIAN
Moody's Investors Service, Inc.		
RATINGS	CERTIFICATES	CUT-OFF DATE
	<u>See</u> : Prospectus Supplement Form 424B5.pdf page 76 +	January 1, 2005 Closing date: January 31, 2005

Notes: All of the mortgage loans in the trust fund are "NEGATIVE AMORTIZATION MORTGAGE LOANS." (See: Prospectus Supplement Form 424B5.pdf page 15)